



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

K, Lokesh S
Research Department
Ocwen Loan Servicing, LLC

RRCMAINLTRN.13 2

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number:7092244537

CONFIDENTIAL

NMLS # 1852
DD/OLS 000224

ACDV Response:			
Account Number:	7092244537	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994154012191129
Response Code:	02:Modify account information as indicated	Subscriber Code:	465FS01690
Response Date:	06/20/2014	DF Contact Number:	
Response Due Date:	06/23/2014	DF Authorized Name:	Shalini Singh

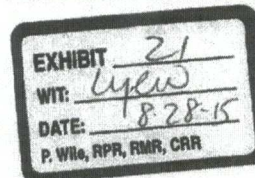
Dispute Information:	
Dispute Code 1:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:		Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY		Same
First Name:	DAVID	DAVID		Same
Middle Name:	MAX			Unknown
Generation Code:				Unknown
Prev. Last Name:				Unknown
Prev. First Name:				Unknown
Prev. Middle Name:				Unknown
Prev. Generation Code:				Unknown
SSN:	232049020	232049020		Same
Date Of Birth:	12/14/1957			Unknown
Telephone Number:	3042956161			Unknown
ECOA Code:	1:Individual	1:Individual		Unknown
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR		Different
City:	VIENNA	VIENNA		
State:	WV:West Virginia	WV:West Virginia		
Zip:	26105	26105		
Prev. Street Address:	PO BOX 816			Unknown
Prev. City:	PARKERSBURG			
Prev. State:	WV:West Virginia			
Prev. Zip:	26102			
2nd Prev. Street Address:	VALLEYVIEW DR			
2nd Prev. City:	VIENNA			
2nd Prev. State:	WV:West Virginia			
2nd Prev. Zip:	26105			

Account Information:		Request Data	Response Data
Account Status:	82:Account 120 days past the due date.	11:Current account.	
Payment Rating:			
Cond. / Cum. Status:			
CII:			
MOP:	05:Pays over 120 days; 5 or more payments past due		
CCC:		XR:Removes the most recently reported Compliance Condition Code.	

V1.29

1 of 2



DD/OLS 001357

SCC:		99991154012191123
Portfolio Type:	M:Mortgage	M:Mortgage
Account Type:	26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)	28:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)
Terms Duration:	30	360
Terms Frequency:	M:Monthly	M:Monthly
Date Opened:	08/01/1999	07/20/1999
Date of Account Information:	05/29/2014	06/20/2014
Date of Last Payment:	01/01/2012	
Date Closed:		
FCRA DOFD:	10/01/2011	
Current Balance:	85638	79857
Amount Past Due:	6128	0
High Credit / Original Amt.:	100813	100813
Credit Limit:		
Original Charge Off Amount:		
Actual Payment:	200	968
Scheduled Monthly Payment:	1077	968
Original Creditor Name:		
Creditor Classification:		
Agency ID:		
Sec. Mktg. Agency Acct Num:		
Mortgage ID Number (MIN):		
Specialized Payment Ind.:		
Defrd. Payment Start Date:		
Balloon Payment Amt.:		
Balloon Payment Due Date:		
Portfolio Indicator:		
Purchased From / Sold To:		
Narrative / Remarks:		

Account History												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Reg.											
	Resp.											
2013	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Resp.	0	0	0	0	0	0	0	0	1	0	0
2012	Reg.	0	0	0	0	0	0	0	0	1	0	0
	Resp.	0	0	0	0	0	0	0	0	3	2	2
2011	Reg.	8	-	-	-	-	-	-	-	3	3	2
	Resp.	3	-	-	-	-	-	-	-	-	-	-
2010	Reg.	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-
2009	Reg.	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-
2008	Reg.	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-
2007	Reg.	-	-	-	-	-	-	-	-	-	-	-
	Resp.	-	-	-	-	-	-	-	-	-	-	-

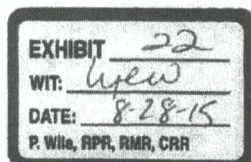
Associated Consumer Information	
Last Name:	
First Name:	
Middle Name:	
Generation Code:	
SSN:	
Date Of Birth:	
Telephone Number:	
ECOA Code:	
CII:	
Street Address:	
City:	
State:	
Zip:	
Authorized Name:	Shatini Singh
Date:	08/20/2014
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.	

Universal Data Form											
AUD Correction Indicator: Update <input checked="" type="checkbox"/> Delete <input type="checkbox"/> Delete due to fraud <input type="checkbox"/>											
Subscriber Name: Owen Loan Servicing, LLC						Equifax SC: 447YC03611					
Subscriber Address: 1661 Worthington Road / Suite 100, West Palm Beach, FL 33409						Experian SC: 6110081					
						Innovia SC: 1101391					
						TU SC: 813P004					
Individual Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Daugherty		David						232-04-9020			
Current Address				City				State		Zip+4	
35 Valley View Drive				Vienne				WV		26105	
Previous Last Name		Previous First Name		Previous Middle Name		Previous Gen.					
Previous Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA: 1				Phone:			
Employment Information											
Employer Name:						Occupation:					
Current Address				City				State		Zip+4	
Associated Consumer Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Current Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA:				Phone:			
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Address				City				State		Zip+4	
Consumer Information Indicator:				ECOA:				Phone:			
Account Information											
Account Number		Date Opened		Current Balance		Amount Past Due		Portfolio Type		Credit Limit	
7092244537		07-20-1999		579857		50		M		High Credit	
										Schedule Monthly	
										SCC	
										CCC	
										NH	
Term Dur. Freq.		Date Closed		Actual Payment		Date of Last Payment		Account Status		Payment Rating	
36-M				5968		05-01-2014		11		36	
										Interest Type Indicator	
										Date of Account Information	
										FCRA 1 st Date of Delinquency	
										Original Charge-off Amount	
Original Creditor Name				Creditor Classification		Mortgage Agency Identifier				Sec. Marketing Agency Id Account #	
										Specialized Payment Indicator	
Purchased Portfolio or Sold Name				Portfolio Indicator		Deferred Payment Start Date				Ballon Payment Due Date	
										Ballon Payment Amount	
Mortgage Id #								ALD Control #		70571752	
Account History											
D	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	1	0	4	3	2	3	B	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-

Prepared By: IVONNE HUMPHREYS
Date: 07-02-2014

Tel: (500) 390-4656

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.



CONFIDENTIAL

DD/OLS 000310

ACDV Response			
Account Number:	7092244537	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994210030086138
Response Code:	01:Account information accurate as of date	Subscriber Code:	465FS01680
Response Date:	08/08/2014	DF Contact Number:	
Response Due Date:	08/15/2014	DF Authorized Name:	Daniel John

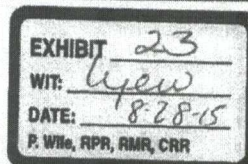
Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
FCRA Relevant Information:	

Consumer Information			
Request Data		Response Data	
Last Name:	DAUGHERTY	DAUGHERTY	Same
First Name:	DAVID	DAVID	Same
Middle Name:	MAX		Unknown
Generation Code:			Unknown
Prev. Last Name:			Unknown
Prev. First Name:			Unknown
Prev. Middle Name:			Unknown
Prev. Generation Code:			Unknown
SSN:	232049020	232049020	Same
Date Of Birth:	12/14/1957		Unknown
Telephone Number:	3042956161		Unknown
ECOA Code:	1:Individual	1:Individual	
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR	Different
City:	VIENNA	VIENNA	
State:	WV:West Virginia	WV:West Virginia	
Zip:	26105	26105	
Prev. Street Address:	PO BOX 816		Unknown
Prev. City:	PARKERSBURG		
Prev. State:	WV:West Virginia		
Prev. Zip:	26102		
2nd Prev. Street Address:	VALLEYVIEW DR		
2nd Prev. City:	VIENNA		
2nd Prev. State:	WV:West Virginia		
2nd Prev. Zip:	26105		

Account Information		
Request Data		Response Data
Account Status:	82:Account 120 days past the due date.	
Payment Rating:		
Cond. / Cum. Status:		
CLI:		
MOP:	05:Pays over 120 days; 5 or more payments past due	
CCC:		

V1.29

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DD/OLS 001363

SCC:	BO:Foreclosure proceedings started.		9989421003000139
Portfolio Type:	M:Mortgage		
Account Type:	08:Real Estate - Specific Type Unknown		
Terms Duration:	30		
Terms Frequency:	M:Monthly		
Date Opened:	08/01/1999		
Date of Account Information:	06/23/2014		
Date of Last Payment:	01/01/2012		
Date Closed:			
FCRA DOPD:	10/01/2011		
Current Balance:	85639		
Amount Past Due:	6128		
High Credit / Original Amt.:	100613		
Credit Limit:			
Original Charge Off Amount:			
Actual Payment:	200		
Scheduled Monthly Payment:	1077		
Original Creditor Name:			
Creditor Classification:			
Agency ID:			
Sec. Mktg. Agency Acct Num:			
Mortgage ID Number (MIN):			
Specialized Payment Ind.:			
Defrd. Payment Start Date:			
Balloon Payment Amt.:			
Balloon Payment Due Date:			
Portfolio Indicator:			
Purchased From / Sold To:			
Narrative / Remarks:			

Account History													
Year	Reg.	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Reg.												
2013	Reg.	8	0	0	0	0	0	0	0	0	1	0	0
2012	Reg.	0	0	0	0	0	0	0	0	0	3	2	2
2011	Reg.	0											
2010	Reg.												
2009	Reg.												
2008	Reg.												
2007	Reg.												

Associated Consumer Information	
Last Name:	
First Name:	
Middle Name:	
Generation Code:	
SSN:	
Date Of Birth:	
Telephone Number:	
ECOA Code:	
CII:	
Street Address:	
City:	
State:	
Zip:	
Authorized Name:	Daniel John
Date:	08/08/2014
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.	

ACDV Response:			
Account Number:	12907408	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994246017676137
Response Code:	01:Account information accurate as of date	Subscriber Code:	605FM60178
Response Date:	09/19/2014	DF Contact Number:	
Response Due Date:	09/26/2014	DF Authorized Name:	Sadiya Syedi

Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	
FCRA Relevant Information:	CONSUMER STATES RAY CAN PROVE THIS ACCOUNT IS INACCURATE.

Consumer Information:		Request Data	Response Data	Same / Diff
Last Name:	DAUGHERTY	DAUGHERTY		Same
First Name:	DAVID	DAVID		Same
Middle Name:	MAX			Unknown
Generation Code:				Unknown
Prev. Last Name:				Unknown
Prev. First Name:				Unknown
Prev. Middle Name:				Unknown
Prev. Generation Code:				Unknown
SSN:	232049020			Same
Date Of Birth:	12/14/1957			Unknown
Telephone Number:	3042956161			Unknown
ECOA Code:	2:Joint Contractual Liability	2:Joint Contractual Liability		
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR		Different
City:	VIENNA	VIENNA		
State:	WV:West Virginia	WV:West Virginia		
Zip:	26105	261053327		
Prev. Street Address:	PO BOX 816			Unknown
Prev. City:	PARKERSBURG			
Prev. State:	WV:West Virginia			
Prev. Zip:	26102			
2nd Prev. Street Address:	VALLEYVIEW DR			
2nd Prev. City:	VIENNA			
2nd Prev. State:	WV:West Virginia			
2nd Prev. Zip:	26105			

Account Information:		Request Data	Response Data
Account Status:	11:Current account.		
Payment Rating:	0:Current account		
Cond. / Cur. Status:			
CII:			
MOP:	01:As agreed; not more than 1 payment past due		
CCC:			

V1.29

1 of 2

EXHIBIT 24
 WIT: Lyle W
 DATE: 182815
 P. Wile, RPR, RMR, CRR

DD/OLS 001365

SCC:	O:Account transferred to another lender.		99904246017670137
Portfolio Type:	M:Mortgage		
Account Type:	26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)		
Terms Duration:			
Terms Frequency:	M:Monthly		
Date Opened:	08/17/1999		
Date of Account Information:	10/01/2011		
Date of Last Payment:	09/01/2011		
Date Closed:	11/01/2011		
FCRA DOFD:			
Current Balance:	0		
Amount Past Due:			
High Credit / Original Amt.:	100613		
Credit Limit:			
Original Charge Off Amount:			
Actual Payment:			
Scheduled Monthly Payment:	1077		
Original Creditor Name:			
Creditor Classification:			
Agency ID:			
Sec. Mktg. Agency Acct Num:			
Mortgage ID Number (MIN):			
Specialized Payment Ind.:			
Defrd. Payment Start Date:			
Balloon Payment Amt.:			
Balloon Payment Due Date:			
Portfolio Indicator:	2:Sold To Name		
Purchased From / Sold To:	OCWEN		
Narrative / Remarks:			

Account History												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Reg.											
2013	Reg.	0	0	0	0	0	0	0	0	0	0	0
2012	Reg.	0	0	0	0	0	0	0	0	0	0	0
2011	Reg.	0	0	0	0	0	0	0	0	0	0	0
2010	Reg.	3	3	2	1	1	0	1	1	2	1	2
2009	Reg.	1	0	0	0	0	0	1	1	1	1	1
2008	Reg.	1	0	0	0	0	0	1	1	0	-	-
2007	Reg.	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer Information	
Last Name:	
First Name:	
Middle Name:	
Generation Code:	
SSN:	
Date Of Birth:	
Telephone Number:	
ECOA Code:	
CII:	
Street Address:	
City:	
State:	
Zip:	
Authorized Name:	Sadiya Syedi
Date:	09/19/2014
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.	

03/14/13 8:36 PM

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: OCWEN RESEARCH DEPARTMENT

March 14, 20

David M. Daugherty

35 Valley View Drive

Vienna, WV. 26105

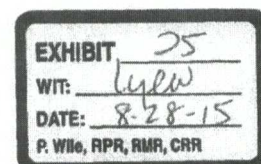
Dear sir,

I am writing you concerning my credit report with Equifax, it states that I am currently behind \$6,128.00 dollars with Ocwen Loan Services and that I am in foreclosure. Please correct those records as soon as possible. I have a professional company assisting fixing my credit past so please clear that record.

Thank you,

David M. Daugherty

Ocwen loan number : 7092244537




CONFIDENTIAL

DD/OLS 000576

03/14/13 8:36 PM

Page 2

Equifax
↓

 COWEN LOAN SERVING <small>Member FDIC</small> 800-740-2939 Mailing Address: 1551 NORTHINGTON RD SUITE 100 WEST PALM BEACH, FL 33409		Account Name COWEN LOAN SERVING	Account # 708224000X																																																																																																															
Account Type Real Estate		Balance \$45,899.00	Date Opened 6/1/1999																																																																																																															
Account Status No Data Returned For This Bureau		Closed \$1,077.00 05/11/2011 At least 120 days or more than four payments past due	No Data Returned For This Bureau																																																																																																															
High Balance \$100,813.00		FORECLOSURE PROCESS STARTED REAL ESTATE MORTGAGE																																																																																																																
24-Month Payment History																																																																																																																		
<table border="0"> <tr> <td colspan="12">2010</td> <td colspan="12">2011</td> <td colspan="12">2012</td> </tr> <tr> <td>Month</td><td>MAR</td><td>APR</td><td>MAY</td><td>JUN</td><td>JUL</td><td>AUG</td><td>SEP</td><td>OCT</td><td>NOV</td><td>DEC</td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MAY</td><td>JUN</td><td>JUL</td><td>AUG</td><td>SEP</td><td>OCT</td><td>NOV</td><td>DEC</td><td>JAN</td><td>FEB</td> </tr> <tr> <td>Equifax</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td> </tr> <tr> <td>TransUnion</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>80</td><td>80</td><td>90</td> </tr> </table>				2010												2011												2012												Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	TransUnion																						80	80	90
2010												2011												2012																																																																																										
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB																																																																																										
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																																																																																										
TransUnion																						80	80	90																																																																																										

CONFIDENTIAL

DD/OLS 000577